

[Your Name]
[Your Address]
[Your City, State, Zip Code]
[Your SSN]
[Your Date of Birth]

[Date]

[Credit Bureau Name]
[Credit Bureau Address]
[City, State, Zip Code]

RE: Request for Deletion of Satisfied Collection Account

To Whom It May Concern,

I am writing to formally request the removal of the following collection account from my credit report:

Account Name: [Account Name]
Account Number: [Account Number]

This account has been paid in full and is currently marked as "Satisfied" or "Paid." While I acknowledge the past delinquency, I have since rectified the debt and am working to improve my credit standing. Having a paid collection on my report continues to negatively impact my credit score despite the balance being zero.

I am requesting that you delete this trade line entirely as a gesture of goodwill or based on the fact that the debt is fully resolved. Attached is a copy of my payment confirmation/settlement letter for your records.

Please notify me in writing once this item has been removed and provide an updated copy of my credit report.

Thank you for your time and assistance in this matter.

Sincerely,

[Your Signature]

[Your Printed Name]